

PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles E. SCHWARZ, Jr.

Serial No.: 09/927,462

Filed: August 13, 2001

Examiner: S. S. Paik

Group Art Unit: 2876

11/17/01 A. A. 1/2 82+
W. Y. 1/2
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For: **SYSTEM AND METHOD FOR FUNDING A COLLECTIVE ACCOUNT BY USE
OF AN ELECTRONIC TAG**

AMENDMENT AND RESPONSE UNDER 37 C.F.R. § 1.111

PAX RECEIVED

Assistant Commissioner for Patents
Washington, D.C. 20231

APR 2 2004

TECHNOLOGY CENTER 2800

Sir:

Applicant submits this response to the Office Action mailed on December 24, 2002

("Office Action") and respectfully requests reconsideration of the claims based on the comments
made herein.

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01 FC:1201 84.00 DA
02 FC:1202 72.00 DA